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LOW INCOME FAMILY HOUSING STUDY

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Prepared Jointly By The
Planning and Development Department
Social Services Department
Hamilton - Wentworth Housing Authority

REGIONAL MUNICIPALITY OF HAMILTON - WENTWORTH

December 1979

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LOW INCOME FAMILY HOUSING STUDY
REGIONAL MUNICIPALITY OF HAMILTON WENTWORTH

PREFACE

This study was prepared under the direction of a technical steering committee consisting of representatives from the Planning and Social Services Departments of Hamilton-Wentworth Region, and the Hamilton-Wentworth Housing Authority.

Funding was provided by the Federal Government under Young Canada Works Program, the Hamilton Wentworth Region, and the Hamilton Wentworth Housing Authority.

The field work was completed during the summer of 1979.

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SUMMARY OF FINDINGS & CONCLUSIONS

(A) Reasons why significant number of low-income families needing assistance refused accommodation in Hamilton Wentworth Housing Authority (HWHHA) units when offered.

The interview results indicate three most commonly cited reasons for refusals.

- the general negative perception of neighbourhood and social environment related to (HWHHA) projects.
- the location of housing unit. (i.e. the housing unit offered may not be at the location desired by the applicant).
- the type of housing unit offered (i.e. apartment or townhousing unit may have been offered whereas the applicant desired a single or a semi)

In addition, many families who had refused two reasonable offers for accommodation in HWHHA projects, claimed that they had not been offered a unit.

However, an examination of statistics on car ownership, employment and expectation of financial improvement reveals that the refusal group is somewhat better off economically relative to other study groups. This leads to the conclusion that in applying for housing in HWHHA projects the refusal group perhaps were merely exploring one of the alternatives to house themselves.

The results show that families living in HWHHA projects are better housed than low income families living in private rental accommodation. Also, families living in private rental accommodation spend a greater proportion of their income on shelter.

than those living in HWWHA projects. This leads to the conclusion that by refusing housing in HWWHA projects, the applicants forego "better housing at cheaper cost". For these families, obviously, the negative perception of social environment created by the concentration of low-income people must have been an important factor.

Because the social environment in a neighbourhood or housing project is created primarily by people living in them, the solution perhaps lies in greater integration of low income families in the total community. The Federal and Provincial policies appear to be moving in this direction.

It is therefore concluded that many low income families may continue to apply for housing in HWWHA projects and yet have their first preference for private rental accommodation.

However, HWWHA should investigate the ways and means to improve the general perception about the low-income housing projects.

(B) Nature and Condition of existing Housing Occupied by low-income Families

1. The majority of low income families live in medium and high density housing. Only 24% live in single family dwellings compared to 58% of the households in the Region.
2. Over 90% live in rental accommodation.

3. Low income families living in private rental accommodation move frequently - 71% had been in their present accommodation for less than two years.
4. HWWA tenants do not move "from one O.H.C. unit to another". Prior to moving into their present accommodation, most (93%) tenants rented on the private market. Once obtaining assisted housing, they were less likely to move compared to other low income families.
5. Given a choice, 69% of the respondents would prefer to live in a single family detached dwelling. Over 30% preferred a higher density of housing.
6. With respect to physical conditions and crowding those living in HWWA housing projects are better housed than those living in private rental accommodation.

(C)

FAMILY STRUCTURE AND INCOME

7. The majority of the families selected for the study were found to be mother-led single parent families.
8. The majority are unemployed. Those who work full-time (11%) or part-time (12%) are, for the most part, engaged in unskilled occupations.
9. The average monthly income per family is \$420. (The average monthly income for all families in the Hamilton Census Metropolitan Area in 1977 was about \$1,748).
10. The average total monthly expenditure per family is \$414.
11. The majority (78%) of the low income families spend in excess of 25% of their income on shelter. Approximately 40% of those on Family Benefit Allowance (FBA) and General Welfare Allowance (GWA) and who are living in private accommodation spend over half of their monthly income on shelter.

12. The majority foresee no improvement in thier financial situation.

(D) PERCEPTIONS AND LEVEL
OF SATISFACTION

13. Priority to local services was given as the most positive locational feature of a neighbourhood. Vandalisim and rate of crime were cited to be the most undesirable features in neighbourhoods.
14. The majority of all groups, except those on the waiting list, are satisfied with their home and neighbourhood.

(E) PUBLIC AWARENESS OF
ASSISTED HOUSING

15. Low income families who had not applied for assisted housing gave a variety of reasons. The most common reason given was a lack of awareness about public housing or eligibility requirements. The reputation of public housing was given to be the second most common reason.

1.0 BACKGROUND AND OBJECTIVES

1.0

BACKGROUND

There are approximately 5,400 subsidized housing units (Table 1.0.1) in the Region, for Senior Citizens and low-income families administered by the Hamilton-Wentworth Housing Authority (HWA). This represents approximately 4% of the total housing stock in the Region.

The Authority also maintains a "waiting list" of those Senior Citizens and families seeking accommodation in subsidized housing projects. The waiting list is normally used as an indicator of the need in the provision of public housing.

During the preparation of Housing Monitoring Report in 1979, a review of the waiting list (Table 1.0.2) was made. Based on the normal turn-over in the Senior Citizen housing and the new construction it was concluded that there was no need for additional subsidized housing projects for Senior Citizens.

TABLE 1.0.1.

INVENTORY OF ASSISTED RENTAL HOUSING UNITS - DEC. 31, 1979Housing Units by Category

MUNICIPALITY	<u>Senior Citizens</u>		<u>Families</u>		TOTAL
		DIRECT	COMMUNITY SPONSORED	RENT SUPPLEMENT	
HAMILTON	2,576	1,939	162	556	5,233
STONEY CREEK	43	43	-	-	86
DUNDAS	29	25	-	-	54
ANCASTER	45	-	-	-	45
FLAMBOROUGH	-	-	9	-	9
GLANBROOK	-	-	-	-	-
TOTAL REGION	2,693	2,007	171	556	5,427

TABLE 1.0.2

NUMBER OF APPLICANTS ON WAITING LIST FOR ASSISTED
RENTAL ACCOMMODATION (DEC. 31, 1978)

MUNICIPALITY	SENIOR CITIZENS	FAMILIES	TOTAL
Hamilton	263	516	779
Stoney Creek	31	19	50
Dundas	17	21	38
Ancaster	9	-	9
Flamborough	-	-	-
Glanbrook	-	-	-
REGIONAL TOTAL	320	556	876

Conversely, the waiting list for families indicated a need for the provision of additional low-income housing units. However, it was indicated by the Hamilton-Wentworth Housing Authority that many families on the waiting list refuse the offer of accommodation when the same becomes available in the assisted housing projects. Consequently, it was felt that there is a need to study the reason for this high rate of rejection in order that the immediate need for assisted housing can be estimated more closely.

Also the relationship of families receiving shelter allowance from the Regional Social Services Department to existing assisted housing in the Region was not known. The Social Services Department issues approximately 2,800 cheques each month to recipients of Family Benefits Allowance (FBA) to supplement their shelter costs. The maximum amount paid to each family is \$25 and the monthly cost is approximately \$65,000. The Department also issues approximately 1,320 cheques each month to recipients of General Welfare Assistance (GWA) to assist in shelter costs. As with FBA, the maximum amount is \$25, the monthly cost is approximately \$28,000.

Regional Council, therefore authorized a study to be undertaken jointly by the Social Services and Planning Departments in co-operation with the Hamilton Wentworth Housing Authority "to determine and document the reasons why significant numbers of families, needing assistance, refuse accommodation offered in the existing assisted housing projects ."

Four students were employed for thirteen weeks between June and September, 1979 to carry out this study. Funding was provided by the Federal Government through the Young Canada Works Program, the Regional Municipality of Hamilton-Wentworth and the Hamilton-Wentworth Housing Authority.

1.1 OBJECTIVES OF THE STUDY

The basic objectives of the study were as follows:

1. to determine and document the reasons why significant numbers of low-income families refuse accommodation in Ontario Housing Authority units, or have not applied for the same; and
2. to determine the level of residential satisfaction of low-income families, including those living in assisted housing, with their home and neighbourhood environments; and
3. to determine, in general terms, the quality of housing in which low-income families are living, (including both public and private accommodation) and which the Region is subsidizing.

The overall goal of the study was to identify problem areas in the provision of housing assistance for the purpose of providing a basis for developing objectives and strategies to correct these situations.

2.0 METHODOLOGY

2.1

GENERAL

In order to achieve the objectives of the study, an interview/questionnaire approach was used with a selected sample of low-income families in Hamilton-Wentworth Region. Furthermore, an informal survey of informed persons involved in some capacity with assisted family housing was conducted. Finally, a profile of the physical conditions of the housing units was established.

The sample chosen from among the following groups:

1. Family Benefits Allowance Recipients, who receive shelter supplements under the General Welfare Assistance Act., henceforth referred to as "FBA".
2. Families currently living in assisted housing, henceforth referred to as "tenants".
3. Those who have refused assisted housing within the past year, henceforth referred to as "refusals".
4. Those on the waiting list for assisted housing, henceforth referred to as "waiting list".
5. Recipients of general welfare assistance who receive shelter assistance under the General Welfare Assistance Act, henceforth referred as "GWA".

2.2

THE QUESTIONNAIRE

The questionnaire was designed to be administered in a personal interview situation. Wherever possible, the responses were categorized to facilitate the analysis, but in order to avoid leading the respondent, or suggesting possible answers, the interviewee was not shown these categories. The questionnaire was designed to take approximately 30-40 minutes. (A copy of the questionnaire is included in the Appendix of this report).

The questionnaire was divided into sections to obtain information about the following:

1. The respondents' present accommodation.
2. The household characteristics, including income and expenditures.

3. The respondents' previous place of residence.
4. The respondents' reason for refusing or not applying for assisted housing (where applicable).
5. The level of satisfaction, or dissatisfaction with the present accommodation and neighbourhood environment.
6. The physical conditions of the housing unit.

Provision was made for additional comments by the respondent and the interviewer.

2.3 SAMPLE SELECTION

The following table outlines the sample targets used.

TABLE 2.3.1 INITIAL SAMPLE TARGETS

SAMPLE GROUP	UNIVERSE	SAMPLE	SAMPLE % OF UNIVERSE	SAMPLE % OF TOTAL SAMPLE
FBA	2,800	255	9.1	37.8
WAITING LIST	574	45	7.8	6.6
TENANTS	2,013	175	8.7	25.9
REFUSALS	-	125	NA *	18.6
GWA	-	75	NA *	11.1
TOTAL	-	675	-	100

* Not applicable - sample selection based on availability of of information rather than percentage of the Universe.

2.3.1 FBA AND WAITING LIST GROUP

An initial sample of 300 families* was selected from approximately 2,800 clients of the Social Services Department who presently are on the Department's FBA Supplementary Assistance Caselist. In order to stratify the sample as much as possible, every seventh household from the caselist was chosen for the sample. When the sample of 300 was cross-checked with 75 households chosen from the Housing Authority's waiting list, 45 FBA families were found to be on both lists. These 45 households were treated as a separate grouping herein referred to as the "waiting list" group. The FBA sample thus reduced to 255 households.

2.3.2 GWA GROUP

This group was comprised of families on General Welfare Assistance who were also in receipt of a shelter supplement. Because of the time constraint all were selected from areas close to the downtown core and within easy travelling distance of the interviewers. Forty four of the 75 households selected were interviewed in the time available. (The GWA group was added later in the study, and the interviews were not conducted by the YCW interviewers).

2.3.3 TENANT GROUP

The tenant sample consists of families living in assisted housing administered by The Hamilton Wentworth Housing Authority. The sample size was 175 out of a universe of approximately 2000 (8.8%).

To geographically stratify the tenant sample, the selection was made from each of the three HWWHA District offices. From each of the offices, tenants were selected from all of the major projects and from isolated units.

2.3.4 REFUSAL GROUP

This group consists of 125 applicants who have refused assisted housing in the past after two offers had been made by the Hamilton Wentworth Housing Authority for the same.

* for the purposes of this study, "family" is defined as a household consisting of at least one parent, plus at least one dependent child.

2.4

THE PILOT STUDY

In the initial stage of the study a small pretest of approximately 40 interviews were conducted. The applicants were selected from the Family Benefits Allowance group in the central area of the City of Hamilton. The purpose of the pilot study was threefold:

- (a) It gave the three interviewers a chance to become familiar with the questionnaire format.
- (b) It identified weaknesses or flaws in the questionnaire.
- (c) It determined the average time it would take to complete each interview.

2.5

PRE-INTERVIEW NOTIFICATION AND SCHEDULING

Prior to the interviews, a form letter signed by the Regional Chairman was mailed out to the households chosen in the samples. The purpose of this letter was:

- (a) to familiarize the respondents with the purpose and procedure of the study.
- (b) to ensure that the respondents were aware that the study was voluntary and that the information would remain confidential.

Where possible, interviews were scheduled by phone. In addition, scheduling the advance phone call:

- (a) eliminated from the sample those unwilling to be interviewed.
- (b) served as a check to determine if the addresses were correct.
- (c) minimized travel time and costs.

3.0 QUESTIONNAIRE RESPONSE AND ANALYSIS

3.1

INTERVIEW SUCCESS RATE

Table 3.1 shows the numbers and percentages of successfully completed interviews as per the initial sample targets. In addition, reasons for unsuccessful interviews are also included.

The success rate averaged 71% for all groups. The success rate for tenants was abnormally high (96%) as the interviewing was conducted on the basis of address rather than names. (Hence, the problems of families having moved was eliminated.) The success rate for the refusal group was, unfortunately, low (40%) due to the large number of families which had moved. Only the addresses of families at the time of application to Assisted Housing were available and the Housing Authority had no reason to record address changes once the family was classed as a "refusal."

TABLE 3.1

SUCCESS RATE OF INTERVIEWS

GROUP	FBA RECIPI- ENTS	WAITING LIST	GWA RECIPI- ENTS	HWA TEN- ANTS	REF- SAL GROUP	TOTAL
TARGET SAMPLE	255	45	75	175	125	675
COMPLETED INTERVIEWS	183	36	44	168	50	481
SUCCESS RATE	72%	80%	59%	96%	40%	71%

REASONS FOR UNSUCCESSFUL INTERVIEWS

HOUSEHOLD MOVED	28	5		-	41
NO RESPONSE, ETC.	27	3		-	15
UNWILLING	8	-		-	12
LANGUAGE BARRIER	4	-		-	-
OTHER PROBLEM	5	1		7	7

3.2

PRESENT ACCOMMODATION

3.2.1 TYPE

Table 3.2.1 shows the housing type of the respondents at the time of the interview.

TABLE 3.2.1

PRESENT HOUSING TYPE

DWELLING UNIT TYPE	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Single Family Detached	32.5	59	11.1	4	37.5	15	13.9	23	22.9	11	23.7	112
Semi Detached /Duplex	17.6	32	13.9	5	10.0	4	6.6	11	25.0	12	13.5	64
Town House/ Row	4.9	9	2.8	1	-	-	60.8	101	6.2	3	24.2	114
Apartment 1-5 Stories	23.7	43	30.6	11	37.5	15	-	-	22.4	11	16.9	80
Apartment High Rise	20.9	38	41.7	15	1.5	6	18.7	31	22.9	11	21.3	101
TOTAL	100	181	100	36	100	40	100	166	100	48	100	471

Table 3.2.2 shows a comparison of the housing type occupied by the low income families to the total housing type in the Region.

This comparison shows that low income families are disproportionately housed in high density housing.

TABLE 3.2.2 HOUSING TYPE COMPARISON

HOUSING TYPE	LOW INCOME FAMILIES	ALL FAMILIES IN REGION *
Single Family Detached	23.7%	58.0%
Semis	13.5%	11.8%
Row/Town House	24.2%	4.6%
Apartments	38.2%	25.4%

3.2.3 LOCATION OF SAMPLE

Maps # 1 to 4 on the following pages are a cartographic representation of the location of the sample by Planning Division.

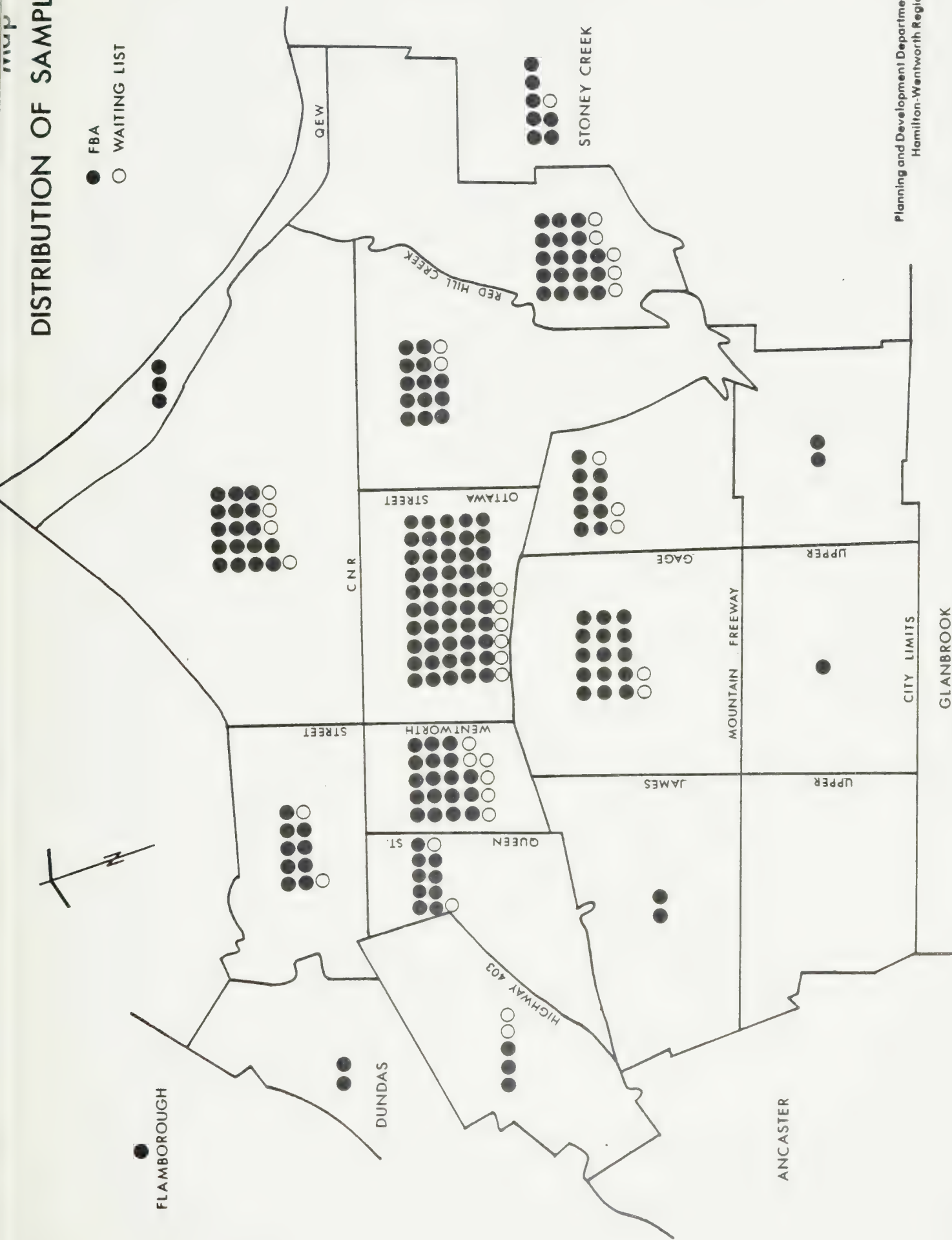
With the execution of the GWA group, the locations should be representative of the universe, as the sample was randomly chosen.

The distribution of the tenant group is, of course, determined by the location of the HWA projects.

* Source: 1978 Population Characteristics, Regional Planning Division.

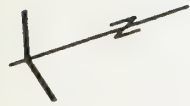
DISTRIBUTION OF SAMPLE

- FBA
- WAITING LIST



DISTRIBUTION OF SAMPLE

○ TENANTS



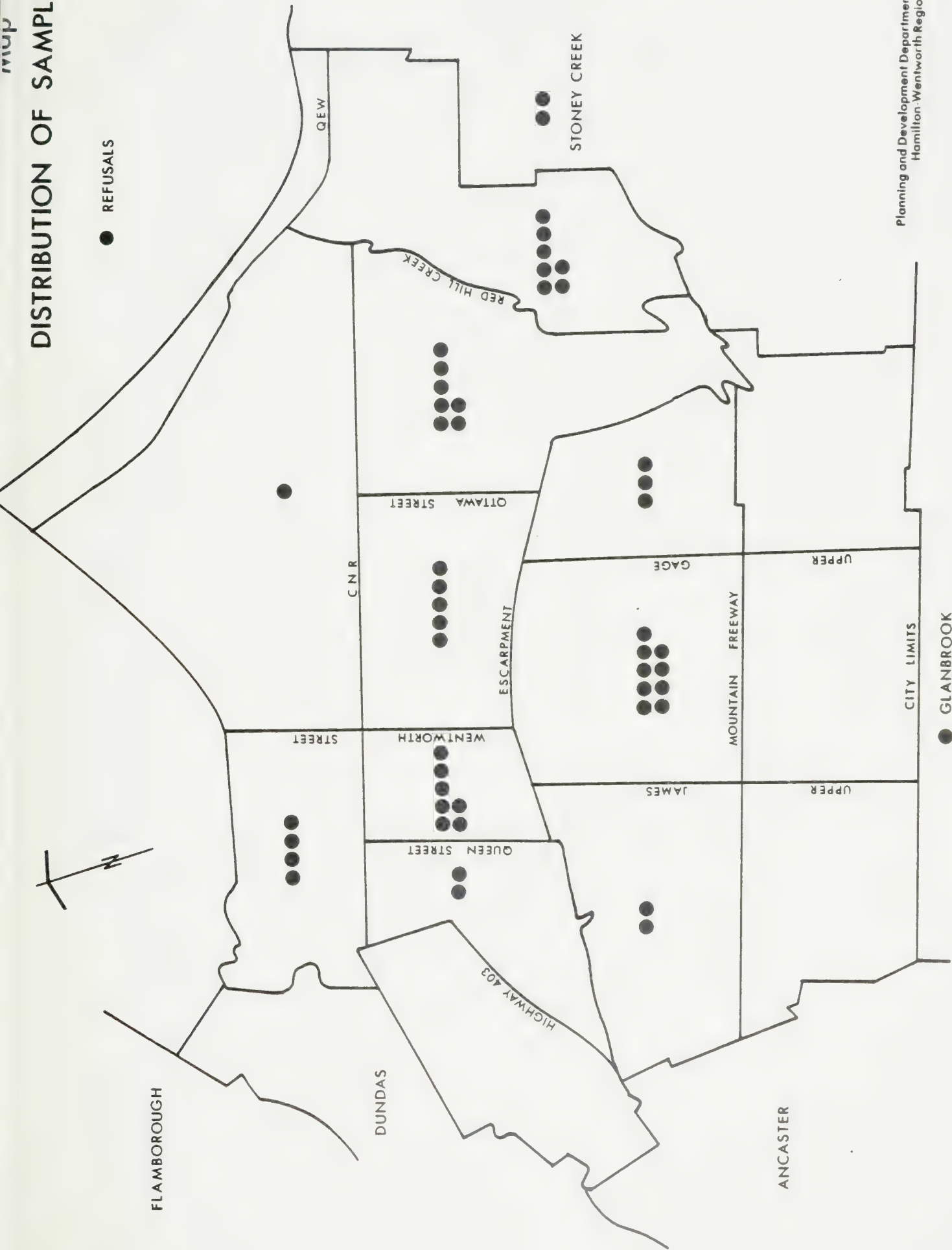
DISTRIBUTION OF SAMPLE



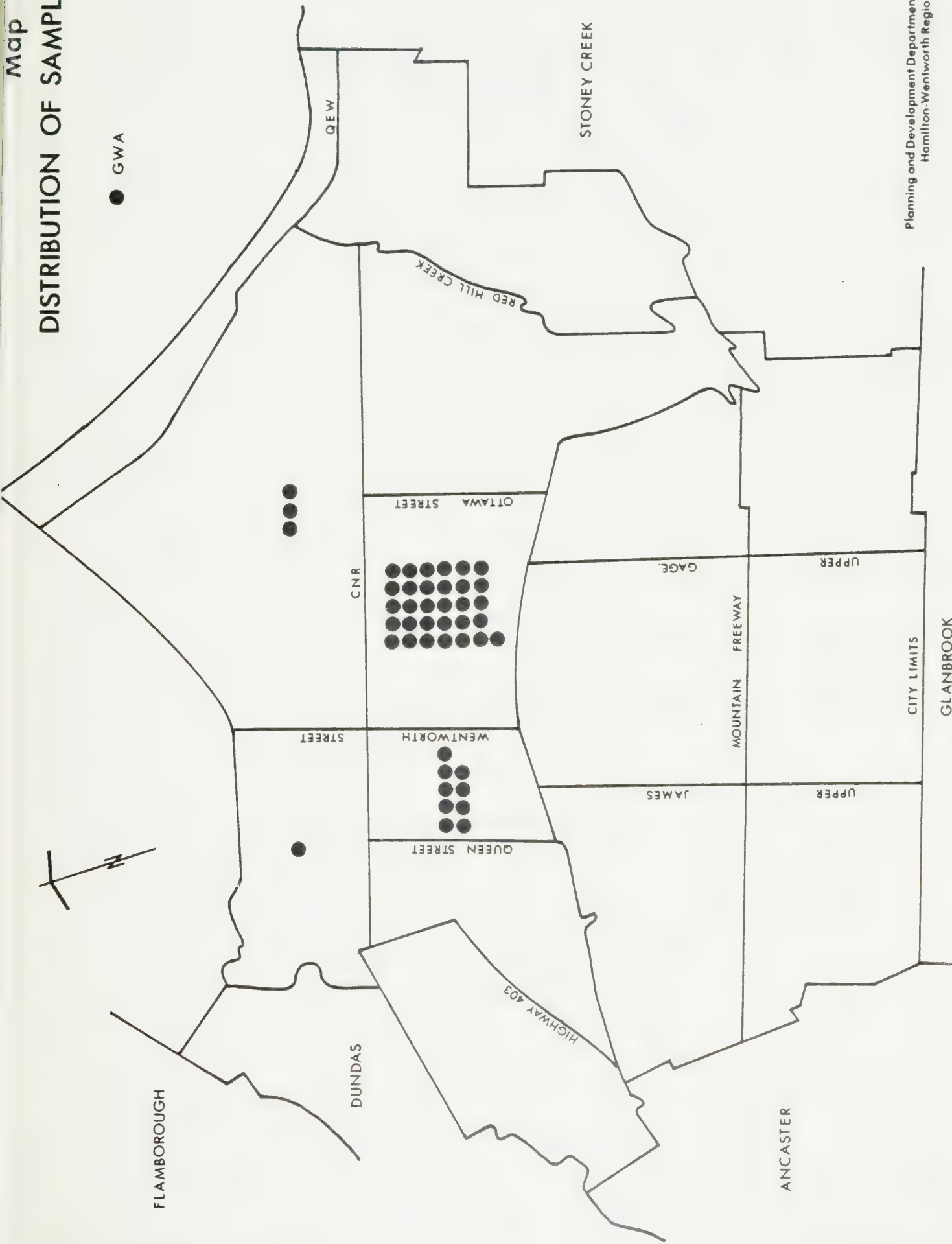
● REFUSALS

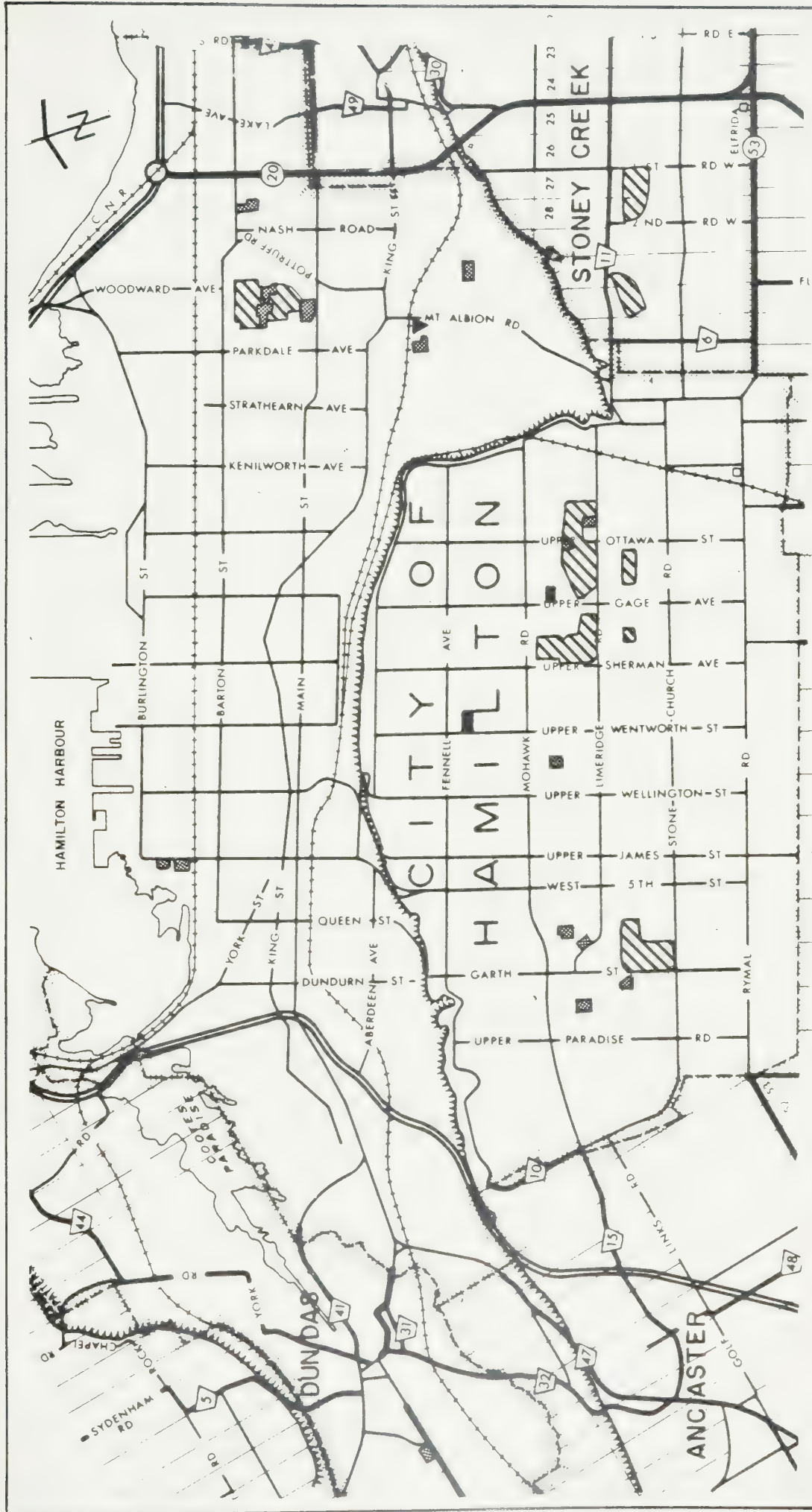
● GLANBROOK

Planning and Development Department
Hamilton-Wentworth Region



Map 4 DISTRIBUTION OF SAMPLE





MAJOR H.W.H.A. FAMILY HOUSING PROJECTS

Planning and Development Department
Hamilton - Wentworth Region

Table 3.2.4 shows a breakdown of how long the families have lived in their present home.

TABLE 3.2.4

LENGTH OF STAY, CURRENT LOCATION

HOW LONG LIVED AT PRESENT LOCATION	FBA		WAITING LIST		GWA		TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Less than 6 months	22.4	41	13.8	5	34.1	15	10.7	18	20.4	10	18.5	89
6 months - 1 Year	24.0	44	16.7	6	29.5	13	6.5	11	20.4	10	17.5	84
1 - 2 years	24.6	45	30.6	11	22.7	10	10.7	18	32.7	16	20.8	100
More than 2 years	27.9	51	33.3	12	13.6	6	71.4	120	24.5	12	41.6	201
TOTAL	100	181	100	34	100	44	100	167	100	48	100	474

It is notable that many of the FBA group had lived in their home for less than one year, and the large majority (71%) had moved within the past two years.

The reverse was true of the FWA tenants - over 70% had lived in their present homes for over two years.

* Throughout this report, percentages may not total 100 due to rounding.

3.2.5 TENURE

Table 3.2.5 shows the housing tenure of the low income families over 90% of them rent their homes.

This table also shows monthly rents or mortgages paid by these families.

TABLE 3.2.5 TENURE AND MONTHLY RATE OF RENT/
MORTGAGE PAYMENTS

TENURE	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Rent	90.1	163	97.2	35	90.9	40	100	166	93.9	46	94.5	450
Own	9.9	18	2.8	1	9.1	4	-	-	4.1	2	5.3	25
Monthly Rent or Mortgage												
Less than 50	1.1	2	-	-	-	-	2.4	4	4.0	2	1.7	8
\$51-100	-	-	-	-	-	-	63.1	106	4.0	2	22.5	108
\$101-150	6.6	12	5.6	2	9.1	4	13.1	22	22.0	11	10.6	51
\$151-200	45.2	79	47.2	17	47.7	21	7.7	13	32.0	16	30.4	146
\$201-250	36.6	67	41.7	15	29.5	13	6.0	10	32.0	16	25.2	124
\$251-300	8.2	15	2.8	1	6.8	3	4.8	8	6.0	3	6.2	30
Over \$300	4.3	8	2.8	1	6.8	3	3.0	5	-	-	4.8	17

3.3

HOUSEHOLD CHARACTERISTICS

The 481 households interviewed had a total of 943 children, or an average of 2 children per family. A demographic breakdown of the children with respect to school age is as follows:

TABLE 3.3.1 AGES OF CHILDREN

	%
Pre-School (Under 5 yrs)	28%
Elementary School (5-12)	44%
High School (13-17)	28%

3.3.2

FAMILY STRUCTURE

The family structure is illustrated in Table 3.3.2 below:

TABLE 3.3.2 FAMILY STRUCTURE

	FBA		WAITING LIST		GWA		HWA TENANTS		REF-USALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Single Parent	95.6	175	88.9	32	72.1	31	71.3	119	59.2	29	80.8	386
Two Parent Family	4.4	8	11.1	4	27.9	12	28.7	48	40.8	20	14.2	92
<u>Single Parent</u>												
Mother led	98.3	175	100.0	32	93.8	30	85.7	114	76.3	29	42.0	380
Father led	1.7	3	-	-	6.3	2	14.3	19	26.7	9	8.0	33

The majority (80%) of the low income families were single parent families, and the majority of these were mother-led. This is true of almost the entire FBA sample. The refusal group had the highest proportion of two parent families (40%).

Table 3.3.3 shows the age breakdown of head-of-household by 10 year groupings. In all groups except the tenants, the largest single group was 20-29 years. Tenant household heads tended to be older, 75% of the heads of households in this group are over 30 years of age.

TABLE 3.3.3 AGE DISTRIBUTION-HEAD OF HOUSEHOLD

Age of Head of Household	FBA		Waiting List		GWA		HWA Tenants		Refusals		Total	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Under 20 yrs	4.0	7	2.8	1	11.9	5	0.6	1	4.1	2	3.4	16
20 - 29 yrs	48.0	85	45.7	16	42.8	18	24.2	40	52.0	25	39.1	184
20- 39 yrs	28.8	51	34.2	12	16.7	7	32.1	53	32.7	16	29.6	139
40-49 yrs	13.6	24	11.4	4	21.4	9	29.7	49	6.1	3	18.9	89
50 + yrs	5.6	10	5.7	2	7.1	3	13.3	22	4.1	2	8.3	39
TOTAL	100	177	100	35	100	42	100	165	100	48	100	467

3.4

INCOMES & EXPENDITURES

The respondents were asked a series of questions regarding their employment status, monthly income and expenditures.

For the purpose of measuring one criterion of accessibility to work, it was asked whether or not someone in the household owned a car (Table 3.4.1).

TABLE 3.4.1 CAR OWNERSHIP

	FBA		WAITING LIST		GWA		HWEA TENANTS		REFUSAL GROUP		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Own a car	21.5	39	19.4	7	22.7	10	35.3	59	32.7	16	27.5	131
Do not own a car	78.5	142	80.6	29	77.3	34	64.7	108	67.3	33	72.5	346

Table 3.4.1 shows that the majority (72.5%) of the sample did not own a car. HWEA tenants scored highest in this question (35.3%). Only about one fifth of the FBA, GWA, and waiting list samples owned cars.

Table 3.4.2 shows the employment status of the sample. It is noteworthy that a proportionately higher percentage of those who have recently refused assisted housing are employed either full-time or parttime (40%), compared to the other groups, including tenants and those still on the waiting list.

TABLE 3.4.2 EMPLOYMENT HEAD OF HOUSEHOLD

	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Employed Fulltime	.5	1	8.8	3	5.1	2	20.0	32	25.0	12	10.7	50
Employed Parttime	18.0	33	8.8	3	5.1	2	6.0	10	15.0	7	11.7	55
Unemployed	81.4	149	82.4	28	89.8	35	91.0	122	60.0	28	77.5	362

Table 3.4.3 lists the occupants (categorized into the most frequently occurring responses) of those who reported full or part-time employment.

TABLE 3.4.3 OCCUPATIONS

OCCUPATIONS	FBA No.	WAITING LIST No.	GWA No.	HWA TENANTS No.	REFUSALS No.	TOTAL No.
Cashier, Clerk Etc.	10	1	-	3	3	17
Waitress, Waiter	7	1	1	4	3	16
Cleaning Woman, Janitor	5	-	-	-	2	7
Baby Sitting	4	-	-	-	1	5
Labourer	1	1	5	9	5	20
Professional or office position	-	1	-	6	2	9
Self Employed	-	-	1	3	-	4
Other	5	2	0	5	3	15
Unknown		23				12

Tables 3.4.4 and 3.4.5 represent the average monthly incomes and expenditures. The figures should be accepted with some caution, especially for expenditures: many respondents could only roughly approximate their spendings.

TABLE 3.4.4 AVERAGE MONTHLY INCOME

SOURCE OF INCOME	FBA	WAITING LIST	GWA	HWHA TENANTS	REFUSALS	TOTAL
Employment - Head of Household	\$ 26	\$ 34	\$ 38	\$170	\$170	\$ 97
Employment- Other members	22	35	-	13	13	20
FBA, GWA	376	379	301	239	239	302
Other Sources	70	60	68	72	72	70
Total Average Monthly Income	\$494	\$508	\$407	\$494	\$494	\$420

TABLE 3.4.5 AVERAGE MONTHLY EXPENDITURES

EXPENDITURE	FBA	WAITING LIST	GWA	HWHA TENANTS	REFUSALS	TOTAL
Shelter, incl utilities.	\$250	\$219	\$221	\$133	\$192	\$198
Food	150	134	122	174	177	158
Clothing	20	13	25	32	24	25
Transportation	15	9	8	19	19	16
Other	16	6.	5	22	32	18
TOTAL Average Monthly Expenditure.	\$451	\$381	\$381	\$380	\$444	\$414

The main objective of examining the incomes and expenditures was to determine what percentage of the total income of the sample was used for shelter costs (rent and utilities). The "rule of thumb" generally accepted is that no more than 25% of a household's income should go toward shelter. If this percentage is exceeded, other basic expenditures such as food must be compromised.

Table 3.4.5 shows the percentage of income spent on shelter. Figures show that a large majority (77.6%) spend in excess of 25% of their income on shelter costs. If one excludes HWA tenants, the results are even more severe. Virtually all of the FBA, waiting list, and GWA groups exceed the 25% standard, and about 40% of these low income families spend over half of their monthly income on shelter costs.

It should be noted that the rent-geared-to-income scale used by the Hamilton-Wentworth Housing Authority is adjusted upward or downward according to changes in the tenant's gross monthly income, and also to reflect the services included.

TABLE 3.4.6 PERCENTAGE OF INCOME SPENT ON SHELTER

% OF INCOME SPENT ON SHELTER			WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
10%	2.7	5	2.8	1	6.8	3	8.3	14	4.0	2	5.1	25
10 - 15%	0.5	1	-	-	-	-	2.4	4	2.0	1	1.2	6
15- 20	-	-	-	-	-	-	13.1	22	10.0	5	5.6	27
20- 25	1.1	2	-	-	2.3	1	24.4	41	12.0	6	10.4	50
25- 35	4.4	8	-	-	4.5	2	42.3	71	26.0	13	19.5	94
35- 50	50.3	92	55.6	20	38.6	17	8.3	14	34.0	17	33.3	160
50-75	39.3	72	41.7	15	40.9	18	0.6	1	12.0	6	23.3	112
75+	1.6	3	-	-	6.8	3	0.6	1	-	-	1.5	7
Greater than 25%	95.6	-	97.3	-	90.8	-	51.8	-	72.0	-	77.6	-

Finally, the respondents were asked if they expected an improvement in their financial situation in the foreseeable future. The results are summarized below:

TABLE 3.4.7 FAMILY'S FINANCIAL OUTLOOK

	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Expect Improvement	39.2	69	25.0	9	57.1	24	35.9	60	46.9	23	39.4	185
No Improvement expected	55.1	97	58.3	21	19.0	8	56.3	94	49.0	24	51.4	244
Don't Know	5.7	10	16.7	6	23.8	10	7.8	3	4.1	2	8.7	31
TOTAL	100	176	100	36	100	42	100	157	100	49	100	460

GWA was the most optimistic, perhaps because many of them need assistance only temporarily; the refusal group was the next highest, perhaps because of other alternatives they had in mind.

3.5 PREVIOUS PLACE OF RESIDENCE (TENANTS)

Those living in assisted housing (HWA Tenants) were asked several additional questions pertaining to their previous place of residence. A summary of responses to this question is shown in table 3.5.1.

TABLE 3.5.1 PREVIOUS HOUSING TYPE (Tenants)

PREVIOUS DWELLING TYPE	PERCENT	NUMBER
Single Family Detached	39.3	64
Semi Detached/Duplex	19.0	31
Townhouse/Row	8.0	13
Apartment 1-5 stories	16.6	27
Apartment Highrise	17.2	28
TOTAL	100	163

If this table is compared to present housing type (Table 3.2.1), it is noted that a higher percentage of the tenants previously lived in single family housing compared to their current accommodation (39% vs.14%), but the proportion living in high rise apartments was about the same before moving into their present dwelling (17% vs. 18.7).

Table 3.5.2. illustrates that over 90% of the tenants rented their previous accommodation on the private market. Few had lived in assisted housing previously - i.e. they didn't move from one HWWA unit or project to another.

TABLE 3.5.2 TENURE OF PREVIOUS HOUSING (TENANTS)

TENURE- PREVIOUS PLACE OR RESIDENCE	PERCENT	NUMBER
Rented	92.6	151
Owned	7.4	2
Assisted Housing	7.5	12
Private Housing	92.5	149
Received FBA Previously	44.4	71

3.6

APPLICANTS FOR ASSISTED HOUSING

A number of questions were asked to determine whether FBA and GWA households had applied for assisted housing, leading up to questions dealing with reasons for not applying or refusing (if applicable).

The results of table 3.6.1 indicate that over 50% had applied and over half of these had been offered a unit (in which they were, of course, not currently living). Most of those who were no longer on the waiting list for assisted housing would be willing to reapply. It is noteworthy that the majority of those from the Housing Authority's Refusal List (65%) claimed they would be willing to reapply.

TABLE 3.6.1 APPLICANTS FOR ASSISTED HOUSING (%)

	FBA	GWA	REFUSALS
(A) Have applied for a Unit	51.4%	59.0%	
(B) Have not applied	48.6%	41.0%	
(C) If (A), was offered a unit	62.2%	50.0%	
(D) If (A), was not offered a unit	37.8%	50.0%	
(E) Still on Waiting List	16.9%	44.4%	
(F) No longer on Waiting List	83.1%	44.4%	
(G) Don't know		11.1%	
(H) If (F), Willing to reapply	41.8%	40.0%	65.5%
If IF), Not willing to reapply	52.2%	60.0%	34.5%

(It is noteworthy that 50% of those families who, according to the Housing Authority's files, had received and refused offers twice, claimed during the interview that they had not been offered accommodation. Some of these families stated that they believed they were still on the Waiting List).

3.6.2

REASON FOR NOT APPLYING FOR ASSISTED HOUSING

FBA and GWA households who said they had not applied for assisted housing were asked to give a reason.

Table 3.6.2 ranks these responses with respect to frequency. It is evident that there is no single dominant reason for not applying. The single most common reason given was lack of awareness of the assisted housing program or one's eligibility.

It should be noted that the reason "reputation of public housing" refers to problems with public housing as perceived by the respondents (none of whom are tenants). This differs from the "stigma of public housing" which refers to a fear that they will be viewed by others as second class citizens".

Some respondents gave more than one reason; these were weighted equally.

TABLE 3.6.2 REASON FOR NOT APPLYING FOR ASSISTED HOUSING

RANK	REASON GIVEN	FRA		GWA		TOTAL	
		%	Freq- uency	%	Freq- uency	%	Freq- uency
1.	Unaware of Program or Eligibility	19.3	22	28.0	7	20.8	29
2.	"Reputation of Public Housing"	21.0	24	12.0	3	19.4	27
3.	Didn't want to leave present accommodation	11.4	13	16.0	4	12.2	17
4.	Stigma of public housing perceived	9.6	11	20.0	5	11.5	16
5.	No reason given	8.7	10	8.0	2	8.6	12
6.	HWA Rules or Policies	4.5	5	4.0	1	4.3	6
7.	Anticipates Change in Family or Financial Situation	4.4	5	-	-	3.6	5
8.	Long Waiting List	3.5	4	-	-	2.8	4
9.	Didn't want to move into apartment	1.7	2	4.0	1	2.1	3
10.	Not to Financial advantage	1.7	2	-	-	1.4	2
11.	Lack of privacy in projects	1.7	2	-	-	1.4	2
12.	Former tenant in bad standings	-	-	4.0	1	0.7	1
	OTHER REASONS	12.2	14	4.0	1	10.8	15

3.6.3

REASON FOR REFUSAL OF
ASSISTED HOUSING

Table 3.6.3, below, ranks the reasons stated for refusing assisted housing. This table includes those from the HWA refusal list, as well as other households who admitted refusing public housing in the past.

TABLE 3.6.3 REASON FOR REFUSING ASSISTED HOUSING

RANK	REASON STATED	FBA		WAITING LIST		GWA		REFUSALS		TOTAL	
		%	Freq uency	%	Freq uency	%	Freq uency	%	Freq uency	%	Freq uency
1.	Didn't like neighbourhood environment	32.4	24	25.0	2	44.0	4	21.8	7	30.0	37
2.	Did'nt like location offered	27.0	20	38.0	3	11.0	1	31.2	10	27.6	34
3.	Didn't like type of Unit offered	18.9	14	25.0	2	-	-	12.5	4	16.3	20
4.	Financial Disincentive	2.6	2	-	-	11.0	1	9.3	3	4.9	6
5.	Didn't like Unit layout	6.8	5	-	-	-	-	-	-	4.0	5
6.	Financial Circumstances Improved	-	-	-	-	11.0	1	12.5	4	4.0	5
	OTHER	12.1	9	12.5	1	23.2	2	21.8	7	16.2	19

The following explanations of the categories should be noted:

- (a) "neighbourhood environment" is broken down into further categories in table 3.7.7
- (b) location refers to the spatial location of the unit in the City. As an example, a household responding that a unit offered in the far east end of the City was "too far away from downtown" is categorized as 'didn't like location'. If the location rejected is due to, for example, crime rate of lack of services, it is categorized as "neighbourhood environment".
- (c) "didn't like type of unit offered" refers to apartment vs. single family, etc.
- (d) "financial disinsentive" differs from "financial circumstance improved". In the first instance, the respondent feels that moving into assisted housing would reduce his/her disposable income; in the latter case, the respondent's economic status has improved between applying for and being offered a unit.
- (e) "layout" refers to any feature of the unit offered, except "type" as defined in (c).

Results in Table 3.6.3 indicate that there is no single dominant reason for refusals, although neighbourhood environment, location and unit type account for 75% of the refusals.

3.7 SATISFACTION WITH PRESENT ACCOMMODATION

3.7.1. DESIRED TYPE OF ACCOMMODATION

Table 3.7.1 lists the first choices for type of accommodation preferred by the sample. Two observations may be made:

- (a) although the most preferred type is single family, detached, as might be expected, it is notable that other types of accommodation account for over 30% of the first choices. The desire for single family homes is highest among HWWA tenants.

- (b) if the desired housing type (Table 3.7.1) is compared to current housing type (Table 3.2.1) it is evident that a high proportion of low income families are not living in the type of accommodation they would prefer.

TABLE 3.7.1 DESIRED TYPE OF ACCOMMODATION

IF GIVEN A CHOICE WOULD PREFER FOLLOWING	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Single Family Detached	67.2	117	48.4	16	72.7	32	76.4	123	58.3	28	68.7	316
Semi Detached/ Duplex	8.6	15	9.1	3	4.5	2	3.1	5	8.3	4	6.3	29
Town House/ Row	10.3	18	12.1	4	11.4	5	14.3	23	12.5	6	12.2	56
Apartment 1-5 stories	5.2	9	6.0	2	-	-	-	-	6.3	3	3.0	14
Apartment Highrise	4.0	7	12.1	4	4.5	2	5.6	9	6.3	3	5.4	25
Doesn't Matter	4.6	8	12.1	4	6.8	3	0.6	1	8.3	4	4.3	20

3.7.2 DESIRED LOCATION

The respondents were asked where they would prefer to live (i.e. what general location) if given choice.

TABLE 3.7.2 EXISTING V/S PREFERRED LOCATION

	FBA		WAITING LIST		GWA		HWWA TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Preferred Location same as Present Location	92	67	28	10	21	9	68	112	45	22	60	220
Preferred location different than present Location	8	6	72	26	79	34	32	32	55	27	40	145

Overall, 60% indicated that they wish to remain in their present location, (location being defined as planning unit; not current house - one can wish to remain in the same "location" and still want to move). It is important to note, however, that in the above table the responses among the individual groups vary significantly. The majority of FBA and tenants wish to remain in the same area; the refusals are split; and the waiting list and GWA groups would prefer a different location.

3.7.3 PERCEPTIONS OF HOME AND NEIGHBOURHOOD

The respondents were asked what they liked and disliked about their home, (i.e. the dwelling unit or building itself) and their neighbourhood. They were not shown a list of answers, to avoid suggesting possible responses. The respondents sometimes cited more than one factor, and

these were weighted equally. The responses are summarized in tables 3.7.4 to 3.7.8 , and are ranked according to frequency.

TABLE 3.7.3 POSITIVE PERCEPTIONS OF HOME

FEATURES OF HOME LIKED	FBA		WAITING LIST		GWA		HWAH TENANTS		REFUSALS		TOTAL	
	%	Freq- uency	%	Freq- uency	%	Freq- uency	%	Freq- uency	%	Freq- uency	%	Freq- uency
Amount of space	39.9	101	27.1	13	25.4	14	42.8	102	27.7	15	37.8	245
Type (e.g. Apartment, Single Family Dwelling etc).	12.6	32	12.5	6	20.0	11	14.7	35	12.9	7	14.0	91
Good Main-tenance	7.9	20	8.3	4	18.2	10	8.4	20	7.4	4	8.9	58
Back Yard	4.3	11	-	-	-	-	7.5	18	5.5	3	4.9	32
Layout	5.1	13	8.3	4	-	-	5.5	13	3.7	2	4.9	32
Low Rent	3.5	9	4.1	2	1.8	1	3.3	8	-	-	3.1	20
Quiet	1.6	4	4.1	2	3.6	2	0.4	1	5.5	3	1.8	12
Privacy	3.5	9	2.0	1	3.6	2	-	-	-	-	1.8	12
Basement	0.4	1	2.0	1	1.8	1	3.3	8	-	-	1.5	10
Other	7.9	20	2.0	1	3.6	2	5.5	13	5.5	3	6.0	39
None	13.0	33	29.1	14	21.8	12	8.4	20	31.4	17	14.8	96

The most frequent positive perception given by respondents was the amount of space in the home, followed by satisfaction with the type of dwelling.

TABLE 3.7.4

NEGATIVE PERCEPTIONS OF HOME

FEATURES OF HOME DISLIKED	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	Freq uency	%	Freq uency	%	Freq uency	%	Freq uency	%	Freq uency	%	Freq uency
Physical Deficiencies	25.4	55	24.4	13	12.2	6	16.4	33	16.9	11	20.1	116
Lack of space	13.2	28	30.6	15	30.6	15	10.4	21	26.2	17	16.6	96
Noise	7.0	14	14.2	6	10.2	5	12.4	25	3.0	2	9.3	54
Type of	6.1	13	2.0	1	10.2	5	5.9	12	4.6	3	5.9	34
Landlord or Mainten- ance Problems	6.1	13	14.2	7	4.1	2	2.4	5	4.6	3	5.2	30
Deficient Yard or Play Area	2.8	6	-	-	2.0	1	2.9	6	3.0	2	2.6	15
Costs (Expenses)	4.7	10	-	-	2.0	1	0.4	1	3.0	2	2.4	14
Lack of Privacy	0.9	2	-	-	-	-	3.4	7	3.0	2	1.9	11
Bugs, Mice, Etc.	0.9	2	2.0	1	2.0	1	1.9	4	1.5	1	1.5	9
Rent too high	-	-	-	-	2.0	1	-	-	3.0	2	0.5	3
Common Areas (e.g Halls, Lobby)	0.4	1	-	-	-	-	0.4	1	-	2	0.3	2
Other	2.8	6	4.1	2	-	-	5.9	12	9.2	6	4.5	26
None	29.2	62	8.1	4	24.4	12	36.8	74	21.5	14	28.8	166

About 20% of the responses to sources of dissatisfaction with the home were concerned with physical deficiencies in the unit, followed by lack of space. The highest rate of physical deficiencies were reported by the FBA recipients living in private housing.

TABLE 3.7.5

POSITIVE PERCEPTIONS OF NEIGHBOURHOOD

FEATURES OF NEIGHBOURHOOD LIKED	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq
Near Services (bus, stores, etc)	31.8	103	40.7	22	38.7	24	31.3	89	33.3	37	32.6	275
Schools	16.6	54	12.9	7	14.5	9	26.7	76	18.9	21	19.8	167
Friendly Neighbours	18.5	60	14.8	8	12.9	8	14.0	40	16.2	18	16.8	142
Recreational Facilities/ Parks	14.2	46	12.9	7	12.9	8	6.3	18	14.4	16	11.2	95
Quiet	8.0	26	1.8	1	1.6	1	1.7	5	7.2	8	4.8	41
Close to work	1.2	4	1.8	1	3.2	2	3.1	9	5.4	6	2.6	22
Close to family, Relatives, Friends	1.2	4	-	-	3.2	2	0.4	1	-	-	0.8	7
Privacy	1.2	4	1.8	1	1.6	1	-	-	-	-	0.7	6
No Traffic	-	-	1.8	1	-	-	0.4	1	-	-	0.2	2
Other	2.1	7	3.7	2	-	-	4.2	12	0.9	1	2.6	22
None	4.9	16	7.4	4	11.2	7	11.6	33	3.6	4	7.6	64

The single most frequently given response to the question "what features of your neighbourhood do you like" was the proximity to services such as stores, nearness to school etc.,.

TABLE 3.7. 6

NEGATIVE PERCEPTIONS OF NEIGHBOURHOOD

FEATURES OF NEIGHBOURHOOD DISLIKED	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.
Don't like neighbours	18.6	22	21.2	7	29.1	7	25.8	46	36.3	8	24.0	90
Crime Rate, Vandalism	17.8	21	27.2	9	25.0	6	21.3	38	18.2	4	20.8	78
Lack of Recreation Facilities and Parks	11.8	14	3.0	1	8.3	2	8.4	15	13.6	3	9.3	35
Distance from Stores and other services	9.3	11	6.0	2	-	-	10.7	19	-	-	8.5	32
Stigma of Assisted housing	-	-	9.0	3	-	-	14.0	25	-	-	7.5	25
Traffic	12.7	15	6.0	2	12.5	3	1.6	3	9.0	2	6.7	25
Noisy	8.4	10	6.0	2	4.1	1	2.8	5	-	-	4.8	18
Rowdy Teenagers/ Street gangs	1.7	2	12.1	4	-	-	6.1	11	-	-	4.5	17
Distance to Work	7.6	9	-	-	4.1	1	0.5	1	4.5	1	3.2	12
Pollution/ Industry	5.0	6	3.0	1	-	-	1.1	2	4.5	1	2.7	10
Schools too far away	0.8	1	-	-	12.5	3	-	-	4.5	1	1.3	5
Other	5.9	7	6.0	2	4.1	1	7.3	13	9.0	2	6.7	25

Dislike of neighbours was given as the top most negative factor followed by a concern with crime and vandalism.

It can be concluded that the factors people liked about their neighbourhoods were primarily physical in nature, whereas the sources of dissatisfaction were social.

In order to keep the information in the preceding four tables in perspective, several additional questions were asked re: home/neighbourhood satisfaction. The responses are summarized in table 3.7.7

TABLE 3.7.7

HOME/NEIGHBOURHOOD SATISFACTION

STATEMENTS REGARDING HOME/NEIGHBOURHOOD SATISFACTION	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Satisfied with home	73.2	134	41.7	15	61.4	27	86.1	142	60.4	29	72.9	347
Dissatisfied with home	25.1	46	58.3	21	34.1	15	10.3	17	35.4	17	24.4	116
Undecided	1.6	3	-	-	4.5	2	3.6	6	4.2	2	2.7	13
Satisfied with neighbourhood	78.1	143	55.6	20	72.7	32	68.7	114	75.5	37	72.4	346
Dissatisfied with neighbourhood	18.6	34	44.4	16	22.1	10	27.7	46	22.4	11	24.5	117
Undecided	3.3	6	-	-	4.5	2	3.6	6	2.0	1	3.1	15
Home More important than neighbourhood	39.9	73	41.7	15	63.6	28	44.2	72	53.1	26	45.1	24
Neighbourhood more important than home	32.2	59	19.4	7	18.2	8	22.7	37	30.6	15	26.5	126
Both equally important	27.3	50	36.1	13	13.6	6	31.9	52	16.3	8	27.2	129
Don't Know	4.5	1	2.8	1	4.5	2	1.2	2	-	-	1.3	6

The majority of the respondents were satisfied in general with their home, especially those living in assisted housing. Those on the waiting list were the least satisfied with their present accommodation.

Similarly, most households were satisfied with their neighbourhood. The level of satisfaction by HWA tenants with the neighbourhood was lower than for the home.

3.7.8 HIGHRISE vs LOW RISE IN RESIDENTIAL SATISFACTION

In order to test the common assumption that living in highrise buildings leads to increased dissatisfaction a secondary analysis was carried out. The responses of families living in the Housing Authority's high rise buildings on Congress Crescent were compared to other HWA tenants in lowrise projects. Table 3.7.8 below summarizes the findings.

TABLE 3.7.8 COMPARISON OF RESIDENTIAL SATISFACTION
GROUND RELATED VS HIGHRISE

	HIGH RISE	GROUND RELATED
Satisfied with home	72.4%	88.9%
Dissatisfied with home	24.1%	7.3%
Undecided	3.4%	3.6%
Satisfied with neighbourhood	58.6%	70.8%
Dissatisfied with neighbourhood	37.9%	25.5%
Undecided	3.4%	3.6%

Although the levels of satisfaction are higher among families living in ground related units, the differences are not substantial.

3.7.9.

FUTURE PLANS FOR MOVING

As a final measure of residential satisfaction, the respondents were asked if they planned to move in the foreseeable future. Results are summarized in Table 3.7.9.

TABLE 3.7.9

FUTURE PLANS FOR MOVING

HOW LONG RESPONDENT PLANS TO STAY AT CURRENT ADDRESS	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Moving within six months	24.9	45	36.1	13	25.0	11	4.8	8	18.4	9	18.1	86
Moving in six months to two years	11.6	21	16.7	6	9.1	4	6.6	11	4.1	2	9.2	44
Moving in distant future (+ 2 years)	2.8	5	-	-	4.5	2	30.0	5	2.0	1	2.7	13
Would like to move, but can't	7.2	13	22.2	8	11.4	5	12.7	21	28.6	14	12.8	61
No interest in moving	32.6	59	13.9	5	29.5	13	42.2	70	18.4	9	32.8	156
Don't Know	19.9	36	11.1	4	20.5	9	30.7	51	28.6	14	23.9	114

3.8

EVALUATION OF HOUSING
CONDITIONS3.8.1 NUMBER OF BEDROOMS (CROWDING)

The respondents were asked how many bedrooms they had in their present unit. They were also asked how many bedrooms they felt they needed. The two questions were compared. Table 3.8.1 below summarizes these results as a measure of crowding, as viewed by the householder.

TABLE 3.8.1 NUMBER OF BEDROOMS

	FBA		WAITING LIST		GWA		HWA TENANTS		REFUSALS		TOTAL	
	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.
Family has needed number of bedrooms	58.2	100	38.2	13	57.1	20	77.3	126	45.8	22	62.1	281
Too few bedrooms (crowded)	32.5	56	61.8	21	28.5	10	14.1	23	43.7	21	28.9	131
Too many bedrooms (over housed)	9.3	16	-	-	14.3	5	8.6	14	10.4	5	8.8	40

The HWA tenants fared best with respect to appropriate number of bedrooms. Conversely, the majority of those on the waiting list believed they needed more bedrooms.

3.8.2

PHYSICAL CONDITION OF HOUSING

Table 3.8.2 deals with the physical condition of the housing as one indicator of housing adequacy. In the interview, three categories were used to evaluate housing conditions - well maintained, adequate and deficient.

The following factors should be noted:

- (a) the assessment of housing conditions are strictly subjective judgement made by the interviewers through their observation of the dwelling unit. The results should be treated with caution due to the simplistic nature of the evaluation process.
- (b) the purpose of these evaluations was to identify specific problem areas and to present a profile of housing conditions only. Evaluations were based on physical deficiencies only - housekeeping was not a factor in the assessment.
- (c) the information was obtained mostly through the interviewer's observations, although in some cases it was necessary or beneficial to ask the respondent about unobservable conditions.

TABLE 3.8.2

DEFICIENCY IN HOUSING CONDITIONS

PROBLEM OR DEFICIENCY	FBA %	WAITING LIST %	GWA %	HMTA TENANTS %	REFUSALS %	TOTAL %
Common areas (Halls, Stairs, etc.) If applicable	11.1	12.5	6.7	28.6	27.3	16.7
Condition of Windows (Broken)	16.3	33.3	13.8	10.1	19.4	15.9
Exterior Maintenance	14.1	14.7	16.2	10.5	20.0	13.7
Roof (Sagging, Shingles, etc.)	12.4	25.0	20.6	3.1	23.5	12.0
Porch & Steps	12.1	18.5	6.1	0.8	18.9	8.8
Structure of Exterior walls	3.9	8.6	10.5	3.7	16.0	6.0
General Exterior Condition	11.7	19.8	12.3	9.4	20.8	12.2
Condition of walls/ceiling	24.3	48.6	20.0	8.5	24.0	20.2
Floors	11.5	22.9	11.1	6.7	12.0	10.7
Ventilation	15.6	31.4	21.6	3.0	14.0	12.7
Lighting	5.5	14.3	11.8	1.2	4.1	5.0
Insulation from Noise	24.4	51.4	11.8	24.4	20.0	25.8
Wiring	17.6	20.1	12.5	4.9	14.0	12.5
General Interior Condition	16.5	31.5	14.8	8.1	14.7	14.5
Heating (Winter)	26.3	27.8	27.8	13.7	26.1	26.3
Plumbing	28.7	44.4	32.4	12.4	20.0	31.3
Insects/Rodents	32.4	58.8	44.1	23.9	22.9	21.3
Crowding (General)	26.5	51.4	28.9	13.7	49.0	26.5
Relative Ranking (1=Lowest Deficiency Rate)	2.	5.	3.	1.	4.	

In general terms, HWA tenants lived in housing which was judged to be in better physical condition than the private housing of the other low income groups. The highest percentage of deficiencies was found among those on the waiting list for assisted housing.

Some of the highest deficiencies worth noting are:

- condition of common areas in apartments
- broken windows
- conditions of interior walls and ceilings (plaster, etc.)
- noise insulation
- heating
- plumbing deficiencies
- insects, etc. (especially cockroaches and mice)
- crowding.

APPENDIX

APPENDIX 1:

QUESTIONNAIRE

- A. FBA, FWA _____
B. TENANTS _____
C. REFUSALS _____
W. ON WAITING LIST _____

Date Interviewed _____

Time Start _____

Time Finish _____

Interviewer's
Initials _____PRESENT ACCOMMODATION

1. Questionnaire number _____

2. Address _____

3. HOUSING TYPE

(a) Single Family Detached

(b) Semi Detached/Duplex

(c) Townhouse/Row

(d) Apartment 1-5 Stories

(e) Apartment High Rise

4. LOCATION _____

5. How Long Lived At This Location? < 6 mths.

6 mths.-1 yr.

1 - 2 yrs.

> 2 yrs.

6. Rent \$ _____/Mth.

Own \$ _____ Mthly Mortgage

7. Number of Bedrooms? _____

HOUSEHOLD CHARACTERISTICS (Question purpose: to measure family housing requirements and special needs.)

HOUSEHOLD CHARACTERISTICS

	<u>M</u>	<u>F</u>
8. (a) Number of Adults in Household (18 & Over)	_____	_____
(b) Number of Children under 5 years.	_____	_____
(c) Number of Children 5 - 12 years.	_____	_____
(d) Number of Children 13 - 17 years.	_____	_____
(e) Total number of Persons in Household.	_____	_____

9. (a) Is this a single parent family? Yes
No
(b) If yes, is head of household Male
or
Female

10. AGE OF HEAD OF HOUSEHOLD?

Under 20

20 - 29

30 - 39

40 - 49

50 +

11. DOES SOMEONE IN THE HOUSEHOLD OWN A CAR? Yes
(Question purpose: Accessibility of work and services.) No

12. EMPLOYMENT

(a) Is the head of the household presently employed? Yes

No

If yes, full-time

part-time

(b) Occupation (Purpose: to establish a profile of those using benefits.)

3. HOUSEHOLD INCOME (Monthly) (Purpose: to measure adequacy of assistance programs.)

- (a) Approximate income from employment - Head of Household \$ _____
- (b) Approximate income from employment - Spouse, others \$ _____
- (A) (c) Income from Family Benefits \$ _____
ONLY
- (d) Income from Other Sources \$ _____
- (e) Total (a) - (d) \$ _____

3. (x) - How long has respondent been receiving FBA? _____ Mos..

4. ESTIMATE OF HOUSEHOLD EXPENDITURES PER MONTH
(To determine actual disposable income)

- (a) Shelter (Including Utilities) \$ _____
- (b) Food \$ _____
- (c) Clothing \$ _____
- (d) Transportation \$ _____
- (e) Entertainment, other \$ _____

I. CHARACTERISTICS OF PREVIOUS PLACE OF RESIDENCE (Purpose: to determine which areas families come from, and to measure residential satisfaction.)

5. BEFORE MOVING INTO PRESENT HOME, PLACE OF RESIDENCE WAS:

- (a) Single Family Detached
- (b) Semi/duplex
- (c) Townhouse/row
- (d) Apartment 1 - 5 stories
- (e) Apartment High Rise

6. PREVIOUS DWELLING WAS:

Rent _____ Own _____

\$ _____/mo. \$ _____/monthly mortgage

HWA Assisted Housing	Yes	No
FAMILY BENEFITS ALLOWANCE	Yes	No

7. LOCATION OF PREVIOUS RESIDENCE _____

V. APPLICANT STATUS (Purpose: To determine reasons for high refusal rate and recipients knowledge of assisted housing programs.)

8. HAVE YOU EVER APPLIED FOR ASSISTED HOUSING?

Yes



When? _____

Were you offered a unit? Yes

No

→ Are you still on the Waiting List?

Yes

No

Don't know

Would you be willing to re-apply?

Yes

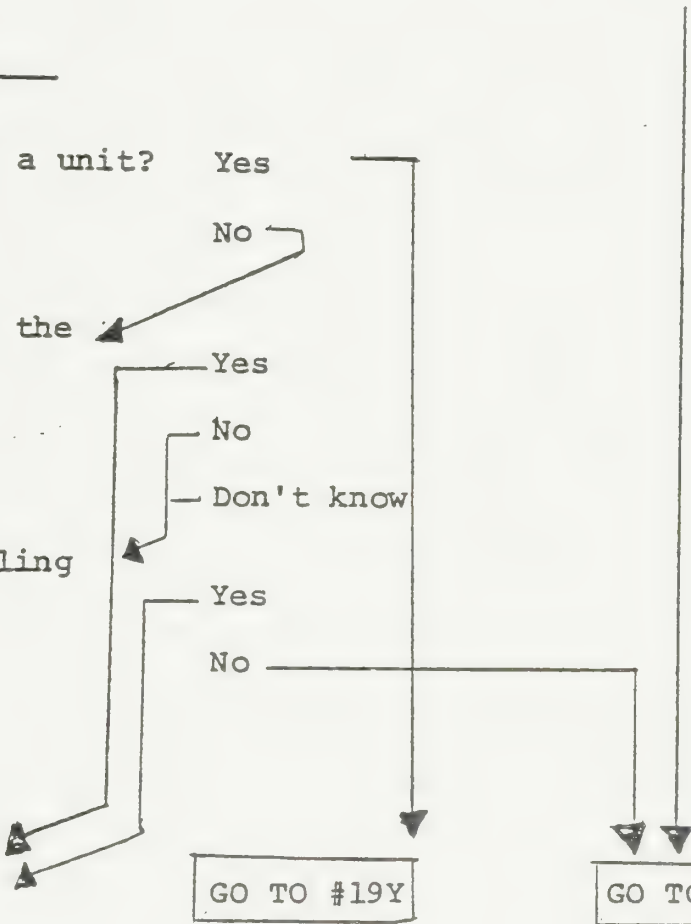
No

(C)	GO TO #19Y
(A)	GO TO #20

GO TO #19Y

GO TO #19N

No



NOTE TO INTERVIEWER: DO NOT READ THIS LIST to the respondent.
Ask him/her what the main reason was.
If reason given is listed, then ask if
there were other reasons. Rank the
responses 1, 2, 3, etc.

REASON FOR REFUSING UNIT (Purpose: to determine problems
with housing programs; to determine how well user needs are
met.)

- 9.Y (a) Didn't like housing offered:
Specify - e.g., "Didn't want to live in highrise."

- (b) Didn't like environment/character of neighbourhood.
- (c) Didn't like location:
Specify - e.g., "Too far from work."

- (d) Financial circumstances improved.
- (e) Didn't like HWA rules or policies.
- (f) Living in HWA unit would not be to applicants
financial advantage.
- (g) Didn't like layout or physical characteristics of
unit.
- (h) Concerned with stigma of assisted housing.
- (i) Refused by HWA.
- (j) Other _____

- (k) No reason given.

GO TO #20

REASON FOR NOT APPLYING

NOTE TO INTERVIEWER: Do Not Read
List to Respondent. Rank in Order.

9.N Reason for not applying for assisted housing?

- (a) Unaware of program or eligibility.
- applicable (b) Don't want to leave present accommodation.
- (c) "Stigma" of public housing perceived.
- (d) "Reputation of Public Housing Areas" (e.g., high crime rate areas, etc.

Specify _____

- (e) Former tenant in bad standing.
- (f) Anticipates change in family or financial situation.
- (g) Long waiting list.
- (h) Lack of privacy.
- (i) HWA rules or policies.
- (j) Not to financial advantage.
- (k) Didn't want to move into an apartment.
- (l) Other

Specify _____

- (m) No reason given.

GO TO #20

- V. SATISFACTION WITH PRESENT ACCOMMODATION (Purpose: data will be used to make recommendations for future housing policies.)
20. IF GIVEN A CHOICE, I WOULD PREFER THE FOLLOWING TYPE OF ACCOMMODATION. (Mark "1"), my second choice is (Mark "2").
- (a) Single Family Detached
 - (b) Semi/duplex
 - (c) Townhouse/row
 - (d) Apartment 1 - 5 stories
 - (e) Apartment High Rise
 - (f) Doesn't matter
21. If given a choice, what general area would you prefer to live in?
- City _____
- _____
- or - Outside Hamilton (Municipality) _____
- or - Doesn't matter
22. Number of bedrooms needed? _____

23-29 Purpose: To determine satisfaction or dissatisfaction causes, e.g., housing unit or neighbourhood.)

3. What features of your home, (i.e., the building itself) do you like? (DO NOT READ LIST.)

- (a) Type (e.g., apt., sfd, etc.) (RANK)
- (b) Good Maintenance
- (c) Amount of Space
- (d) Privacy
- (e) Layout
- (f) Low Rent
- (g) Back yard
- (h) Quiet
- (i) Basement
- (j) Other, specify _____
- (k) None

4. What feature of your home do you dislike? (DO NOT READ LIST)

- (a) Type of Unit (RANK)
- (b) Lack of Space
- (c) Physical Deficiencies
- (d) Noise
- (e) Lack of Privacy
- (f) Noisy
- (g) Deficient yard or play area
- (h) Landlord or maintenance problems
- (i) Costs (Expenses)
- (j) Bugs, mice, etc.
- (k) Rent too high
- (l) Common areas (e.g., halls, lobby)
- (m) Other _____
- (n) None

5. What features of the neighbourhood do you like? (DO NOT READ LIST.)

- (a) Near services (bus, stores, etc.) (RANK)
- (b) Friendly neighbours
- (c) Close to work
- (d) Schools
- (e) Recreational facilities/parks
- (f) Quiet
- (g) Close to family, relatives, friends
- (h) No traffic
- (i) Privacy
- (j) Other _____
- (k) None

26. What features of the area or neighbourhood do you dislike?

- (a) Distance from stores and other services (RANK)
- (b) Don't like neighbours
- (c) Distance to work
- (d) Schools too far away
- (e) Lack of recreation facilities and parks
- (f) Stigma of assisted housing
- (g) Crime rate, vandalism
- (h) Noisy
- (i) Traffic
- (j) Pollution/Industry
- (k) Rowdy teenagers/Street gangs
- (l) Other _____
- (m) None

27. In general are you satisfied or dissatisfied with your home (i.e., the building itself.)
- (a) Satisfied
 - (b) Dissatisfied
 - (c) Undecided
28. In general are you satisfied or dissatisfied with your neighbourhood?
- (a) Satisfied
 - (b) Dissatisfied
 - (c) Undecided
29. Which is more important to you -
- (a) Home
 - (b) Neighbourhood
 - (c) Don't know
 - (d) Both equally

30. How long do you plan to stay at this address?

- (a) Moving within 6 months
- (b) Moving in 6 months to 2 years
- (c) Moving in distant future (+2 years)
- (d) Would like to move, but can't

Reason: _____

- (e) No interest in moving
- (f) Don't know

31. Do you expect an improvement in your financial situation in the foreseeable future?

- (a) Yes
- (b) No
- (c) Don't know

VI. EVALUATION OF HOUSING CONDITION

32. Interviewer's Observations:

	Well Maintained	Adequate	Deficient
(a) Exterior walls - structural condition	_____	_____	_____
(b) Exterior maintenance - (paint, etc.)	_____	_____	_____
(c) Roof - (sagging, shingles, etc.)	_____	_____	_____
(d) Front porch and steps	_____	_____	_____
(e) Condition of windows - (broken)	_____	_____	_____
(f) If apt., halls, lobby, stairs, etc.	_____	_____	_____
(g) General exterior conditions	_____	_____	_____

If any of the above are deficient, explain _____

VI. EVALUATION OF HOUSING CONDITION

32. Interviewer's Observations:

Indicate which interior area you were able to observe:

Hall	LR	Kit.	Other	Well Maintained	Acceptable	Deficient
(h)	Walls/ceilings plaster, maintenance, etc.					
(i)	Floors					
(j)	Ventilation					
(k)	Lighting					
(l)	Insulation from noise					
(m)	Noticeable wiring					
(n)	General interior conditions					

If any of the above are deficient, explain _____

33. ASK THE FOLLOWING:

	Yes	No
(a) Is your home adequately heated in winter?		
(b) Do you have any plumbing problems?		
(c) Do you have enough room?		
(d) Have you had any problems with pests, such as rodents, etc.		

If any of the above are problem areas, explain _____

34. Any other problems with the unit? _____

34 (a) Indicate if the respondent complains of problems with landlord. _____

35. ANY OTHER COMMENTS re the housing programs on this survey:

TO BE COMPLETED AFTER BY INTERVIEWER

36. Results of Interview

(a) Complete - no problems

(b) Incomplete

Reason

(c) Refusal

(d) Not at home

37. INTERVIEWER'S COMMENTS

(Interviewer: Thank householder for his/her co-operation.)

MARK FINISHED TIME: (PAGE 1)

THE REGIONAL MUNICIPALITY
OF HAMILTON-WENTWORTH

ANNE JONES
CHAIRMAN

May 30, 1979

APPENDIX 2 - LETTER OF INTRODUCTION

Dear Recipient of Shelter Supplement:

The Region's Planning and Development Department, Social Services Department, and the Hamilton-Wentworth Housing Authority are conducting a survey of low-income family housing needs in the Region.

Because your family is already being assisted with shelter costs, we feel you could be of great help to us in this survey.

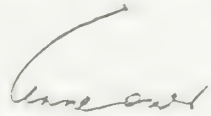
We want to find out the advantages and disadvantages of public housing and shelter supplements and how well the needs of our community are being met. Other people to be surveyed include some tenants of public housing and some families on the waiting list for public housing.

A member of the Region's study team will visit you in the next week. Your answers to questions will be used for statistical purposes only and will be treated confidentially.

Your participation will be purely voluntary. I want to assure you that whether or not you participate in the survey will in no way jeopardize the money you receive each month from the Region or from Family Benefits.

Thank you for considering our request to help us collect important data - data which will help us to better meet the housing needs of low-income citizens.

Regionally yours,


(Mrs.) Anne Jones

July 16th, 1979

LETTER OF INTRODUCTION

Dear Householder:

The Region's Planning and Development Department, Social Services Department and the Hamilton-Wentworth Housing Authority are conducting a survey of low-income housing needs in the Region.

We wish to determine the advantages and disadvantages of public housing and other housing schemes and how well the needs of our community are being met.

I hope you will agree to participate in our survey and I have asked a member of the Region's study team to visit you in the next week. Your answers to questions will be used for statistical purposes only and will be treated confidentially. Your participation will be purely voluntary.

Thank you for considering our request to help us collect important data - data which will help us to better meet the housing needs of low-income citizens.

Regionally yours,



(Mrs.) Anne Jones

Summary of Family Housing Assistance
Programs Referred to in StudyOntario Family Benefits Program (FBA)

Family Benefits allowances provide monthly funding for ordinary living expenses to mothers bringing up children alone, dependent fathers and their families, the permanently unemployable, the disabled, and the elderly. The recipient must be determined to be in financial need, according to provincial guidelines based on monthly income and budgetary requirements, as well as being in one of the above categories. In addition to living expenses, special needs (e.g. medical) are funded. The recipient is permitted to earn a limited amount of income from employment and still receive benefits.

(Source: Ministry of Community and Social Services, "Who's Eligible for Social Assistance?").

General Welfare Assistance (GWA)

General Welfare Assistance provides short term financial assistance for individuals or families who lose their source of income. GWA pays the difference up to a prescribed limit between budgetary needs and income. The Income Maintenance Division, Regional Social Services, is responsible for providing GWA to the needy applicant.

FBA Shelter Supplements

Under the General Welfare Assistance Act, the Department of Social Services may provide cash supplements to help FBA recipients meet shelter costs not met by the monthly shelter allowance portion of their FBA cheques. Local policy is that recipients pay the first \$10 of excess costs; the Department will provide further help to a maximum of \$25. Provincial cost sharing with municipalities for supplements is on an 80% - 20% basis.

(Source: Department of Social Services, Hamilton-Wentworth)

GWA Shelter Assistance

This assistance may be provided by the Department of Social Services to recipients of GWA for the same reasons and under the same policies stated above. Provincial cost sharing with municipalities for this program is on a 50% - 50% basis.

Municipally Sponsored Public Housing

Ontario Housing Corporation Public Housing is managed by the Hamilton-Wentworth Housing Authority (HWWHA) in the Hamilton-Wentworth Region. Tenants pay rent geared to incomes. Operating subsidies are shared on a 50:42½: 7½ per cent basis by the federal, provincial, and municipal governments. Housing is provided for low income families and senior citizens based on a needs criteria point system.

(Source: Ministry of Housing).

Rent Supplement Program, Provincial

Under the Rent Supplement Program, landlords are paid the difference between reduced rents and the full rental rate negotiated between the Ministry of Housing and the landlord. Up to 25% of the units in a project may be rent supplements, with the rents negotiated annually. The reduced rent is geared to income with a 50: 42½: 7½ cost sharing for operating expenses. Tenants are chosen from the HWWHA waiting list.

(Source : Ministry of Housing)

Community Sponsored Housing (Family Non-Profit)

The purpose of this program is to allow community groups (such as churches, etc.) to provide non-profit housing. The Federal government makes available start up funds. A 100% mortgage is available to a non-profit corporation, with a federal grant available to reduce the mortgage to 2% over 35 years.

Up to 25 per cent of the units in a non-profit development may be allocated to tenants on a rent geared to income basis for family housing.

The Province of Ontario is currently encouraging municipalities to become involved in non-profit housing. In addition to Federal money, provincial funding is available, if necessary, to meet overall operating losses (up to 85% of the federal grant).

(Source: Ministry of Housing).

INFORMAL SURVEYObjective

The purpose of the informal survey of informed persons was to provide additional information regarding assisted family housing through interviewing individuals and agencies who deal regularly with the issues of low-income housing. Specifically, the objectives of these interviews were to identify problems with the present housing programs and to identify suggestions for solving these problems.

Persons interviewed included representatives from community and service groups, government administrators and other staff members, academics, and other concerned individuals. A listing of persons interviewed can be found in the Appendix.

Synopsis of Results

Although it was not possible to identify a single concise problem statement from the informal surveys, the following concerns were frequently indicated by those interviewed: It should be noted that these opinions often conflict with the findings in this study.

- (1) The allocations of funding for housing assistance should be substantially changed. Specifically, families should be subsidized directly, in order to permit them to rent housing on the open market. Simply put, people should be subsidized, not buildings.
- (2) A major drawback to the present "project" system is the ghettoizing effect. Low-income housing should be integrated and dispersed.
- (3) Many families are deterred from considering public housing due to the long waiting period perceived.
- (4) The application procedure for assisted housing was thought to be over-bureaucratic and provided prospective tenants with false hopes re desired location.
- (5) The stigma of public housing and the poor reputation of projects - specifically crime and lack of maintenance - deterred families from applying for same.

6) A stock of emergency shelter is required.

7) Alternatives to low-income housing should include co-op housing and non-profit housing. Older existing homes in the city could be purchased for this purpose. However, those involved directly in non-profit housing, or who would be involved in municipal non-profit, did not view this as a viable alternative. (see below).

8) Informal interviews were conducted with members of the Hamilton Community Development Department and Victoria Park Non-Profit Housing in order to investigate the pros and cons of non-profit housing as an alternative to existing assisted housing approaches in the Region. The following viewpoints were expressed:

Municipal involvement in non-profit housing is a costly and ineffective method of increasing the supply of low income housing due to the following factors:

- (1) Management and administration costs for the program would make it unattractive compared to privately sponsored non-profit housing.
- (2) Since only 25% of the units in a project could be for low income families on a rent geared income basis, it would be necessary to acquire, for example, 400 units to house 100 low income families.
- (3) Non-profit housing is most attractive in areas with higher market rents and a lower vacancy rate (e.g. Toronto, Ottawa), than presently found in the Hamilton-Wentworth Region.

Private Community Sponsored Housing, such as Victoria Park, is a limited alternative due to the reliance on community groups willing and capable of initiating and managing such projects.

LIST OF INFORMAL SURVEY INTERVIEWEES

C. Capling	Worker	Community Info.Services
S. Collins	Legal Aid Worker	McQuesten Legal & Comm. Services
G. Cooper	Teacher	Focus for Change
S. Copps	Constitutency Assistant	Stuart Smith, MPP
C. Davenport	Director	Strathcona Comm.Centre
A. Georgeff	Sr.Planner, Spec. Studies	H -W Local Planning
D. Godley	Sr.Neighbourhood Planner	H -W Local Planning
H. Good	Worker	John St. N.Comm. Centre
G. Klinstra	Social Worker	John Howard Society
N. McMenemy, E. Kowalski		Ham. Comm. Dev. Dept.
D. Merritt	Home Management Team	Regional Social Services
J. Mintz	Worker	Dundas Comm. Services
C. O'Connel	Constituency Assistant	R. McKenzie, MPP
Sister Rosina	Director	St. Matthews House
W. Stewart	Home Management Team	Regional Social Services
M. Wheeler	Professor	McMaster University
M. Goldenburg & P. Steckenreiter	Researchers	Social Planning & Research Council
G. Quart	Director	Victoria Park Homes

URBAN/MUN